

GROUP LIFE INSURANCE ENROLLMENT INFORMATION

The NDPERS Group Life Insurance is a term life policy underwritten by The Prudential Insurance Company of America. According to North Dakota Century Code (NDCC) 54-52.1, political subdivisions may offer the benefits of the NDPERS group life plan to its permanent employees subject to the criteria provided in the Employer Participation Agreement. District Health Units are classified as State agencies and are eligible to participate. NDPERS requires 60-90 days to enroll a new group.

EMPLOYER ELIGIBILITY

In the event a North Dakota governmental unit wishes to enroll in the NDPERS Group Life Insurance plan, *the following questions need to be addressed in a letter to NDPERS* to determine the agency's eligibility. NDPERS cannot provide suggested language for drafting responses, rather a governmental unit's business or legal counsel should assist.

1. Is the agency created by North Dakota statute or organized pursuant to a North Dakota Statute? If so, please provide citation.
2. What is the purpose of the agency?
3. What is the agency's funding source?
4. Is the agency a non-profit corporation or a for-profit corporation? If a for-profit corporation, please include a copy of the articles of incorporation.

Upon receipt of the above requested letter, NDPERS and its legal council will review and determine if an agency is an eligible political subdivision. The inquiring employer will be notified in writing of NDPERS decision.

In the event an employer qualifies, a signed board resolution is required of the employer. The board resolution must be stated as follows:

“A motion was made by {Insert Board Member Name} for «Agency» to affirm to North Dakota Public Employees Retirement System that «Agency» is formed pursuant to N.D.C.C. § (Insert citation) and is neither a non—profit corporation nor a for-profit corporation, to join the NDPERS Group Life Plan and offer the plan to all eligible employees of the «Agency». The motion was seconded by {Insert Board Member Name}. The Board approved joining the NDPERS Group Life Plan effective {Month 1, Year}.”

Upon receipt, NDPERS will forward two copies of an Employer Participation Agreement. The employer will complete and sign both original copies of the Employer Participation Agreement and return them to NDPERS. The Executive Director will sign both copies, and one original will be returned to the employer for its records. NDPERS will keep the other original for its records. NDPERS will then provide direction for completion of enrollment materials.

ENROLLMENT

Eligible employees will have a 31-day open enrollment period to apply for life insurance coverage. (See Employee Eligibility section below.) Employees must complete a Life

Insurance Enrollment Change form (SFN 53803) to enroll in the plan. All applications must be sent to the NDPERS office no later than the 15th day of the month 30 days prior to the requested effective date. See "Time Table for Enrollment".

If application is not made within the 31-day enrollment period, the employee will have an opportunity to enroll during the Annual Enrollment Season. Evidence of insurability will be required during the Annual Enrollment Season, and coverage will be contingent on approval by the Plan Administrator.

The employer is required to complete and submit an Employee Eligibility Report (SFN 54119) to the NDPERS office.

EMPLOYEE ELIGIBILITY

Employees (Including Seasonal Employees)

To be eligible, an employee **must be**:

- ✓ at least 18 years of age
- ✓ work at least 20 hours per week for 20 or more weeks per calendar year,
- ✓ and be filling positions which are regularly funded and not of limited duration (i.e. permanent).

If both spouses are employed by the State and/or a participating political subdivision each employee may be insured as an individual and as a dependent spouse.

Dependents

An eligible dependent includes:

- ✓ the subscriber's spouse under a legally existing marriage between persons of the opposite sex,
- ✓ child(ren) less than 19 years of age or your unmarried child(ren) 19 years of age but less than 23 years of age, who is a dependent student
- ✓ **A CHILD CANNOT BE AN ELIGIBLE DEPENDENT OF MORE THAN ONE EMPLOYEE. A DEPENDENT OF AN EMPLOYEE WILL NOT BE ELIGIBLE IF THAT DEPENDENT IS ALSO AN EMPLOYEE.**

Part-Time/Temporary Employees

Part-time/temporary employees are eligible to participate but must participate at their own expense, including the \$.28 per month basic life premium. Neither the Employee Supplemental or Basic Dependent coverage requires Evidence of Insurability; however Evidence of Insurability will be required for Spouse Supplemental coverage over \$50,000.00. Coverage will be effective the first of the month following date of approval by the Claims Administrator. NDPERS will bill the agency for the premium on the agency monthly billing. The agency is responsible for collecting and remitting the monthly premium with its agency group bill. The agency is responsible for providing written verification to NDPERS that the individual is a part-time or temporary employee, the effective date of employment, the employee's name, address and Social Security number. The agency

must provide a written verification to NDPERS when the employee terminates and delete the employee from the agency monthly billing.

Members of Boards, Commissions, or Associations

To be eligible to participate, members of State and political subdivision boards, commissions, or associations must be paid, which means receiving a per diem for each meeting. They will have 31 days from the date they assume office in which to enroll in the group life insurance plan. Coverage will be effective the first day of the month following date of employment. If application is not made within the first 31 days, evidence of insurability will be required and coverage will be contingent on approval by the Plan Administrator.

MINIMUM CONTRIBUTION REQUIREMENTS

NDPERS policy requires that the employer pay the \$.28 per member per month premium for the \$1,300 basic life coverage. Premiums for any supplemental coverage is paid by the employee.

SPECIAL ENROLLMENT PERIODS

The special enrollment periods allow an individual to enroll in the plan without any restrictions based on the following life events:

- ✓ Add a spouse within 31 days of marriage*.
- ✓ Add a dependent within 31 days of birth or adoption, or placement for adoption*.

*An employee who previously chose not to obtain supplemental coverage is eligible to elect additional supplemental coverage at the same time that the employee's spouse or dependent is enrolled.

ANNUAL ENROLLMENT PERIOD

Existing employees may increase their Supplemental, Dependent or Supplemental Spouse Life insurance coverage during the annual enrollment season. An increase to the supplement life insurance coverage that required Evidence of Insurability will not be effective until the later of the date the coverage is approved by the insurance carrier or January 1st.

PREMIUM RATES

The premium rate structure for the NDPERS Group Life Insurance plan is available on the NDPERS website as: <http://www.state.nd.us/ndpers/insurance-plans/group-life.html>

ON-SITE INFORMATIONAL MEETING

If you would like to host an informational meeting please obtain a [Meeting Request and Registration form \(SFN 53176\)](#). Be sure to allow ample time (preferably 30-60 days minimum) for meeting scheduling and registration.